

United States Bankruptcy Court  
Northern District of Alabama

In re:  
Yvonne DeCarlo Johnson  
Debtor

Case No. 20-01344-DSC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1126-2

User: admin  
Form ID: pdfcfm

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Aug 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2020.

db +Yvonne DeCarlo Johnson, 800 Jeffrey Circle, Birmingham, AL 35235-2607  
10418710 +Attorney General, US Department of Justice, 10th Street and Constitution Ave NW,  
Washington, DC 20202-0001  
10418711 +Chevron and Texaco Visa Card, c/o Advanced Call Center Technologies, PO Box 9091,  
Johnson City, TN 37615-9091  
10418714 +First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557  
10457054 +Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037  
10418716 +Mr. Cooper, Attn: Bankruptcy Department, PO Box 619094, Dallas, TX 75261-9094  
10437896 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096  
10422744 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129,  
Omaha, Nebraska 68197)  
10418717 +Santander Consumer USA, Attn: Bankruptcy Department, PO Box 560284,  
Dallas, TX 75356-0284  
10436666 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284  
10418718 +Target Card Services, PO Box 660170, Dallas, TX 75266-0170  
10418719 +United States Attorney, Northern District of Alabama, 1801 4th Avenue North,  
Birmingham, AL 35203-2101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10418708 E-mail/Text: bankruptcynotice@aspental.com Aug 04 2020 07:25:02 Aspen Dental,  
PO Box 1578, Albany, NY 12201  
10418709 +E-mail/Text: g20956@att.com Aug 04 2020 07:28:09 AT&T Mobility, PO Box 536216,  
Atlanta, GA 30353-6216  
10418712 +E-mail/PDF: gecscedi@recoverycorp.com Aug 04 2020 05:49:31 Chevron-Texaco/Synchrony Bank,  
Attn: Bankruptcy Department, PO Box 960012, Orlando, FL 32896-0012  
10418713 E-mail/Text: mrdiscen@discover.com Aug 04 2020 07:25:16 Discover Card, PO Box 30943,  
Salt Lake City, UT 84130  
10422547 E-mail/Text: mrdiscen@discover.com Aug 04 2020 07:25:16 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
10418715 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Aug 04 2020 07:25:33 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
10458813 E-mail/Text: bkrgeneric@penfed.org Aug 04 2020 07:24:58 PENTAGON FEDERAL CREDIT UNION,  
PO Box 1432, Alexandria, VA 22313-2032  
10427292 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 04 2020 05:49:45  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
10418857 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 04 2020 05:49:01  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
10455016 +E-mail/Text: bncmail@w-legal.com Aug 04 2020 07:27:33 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

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Page 2 of 2  
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Date Rcvd: Aug 03, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2020 at the address(es) listed below:

Bradford W. Caraway ctmail@ch13bham.com, bhamch13@ecf.epiqsystems.com  
Daisy M. Holder on behalf of Debtor Yvonne DeCarlo Johnson holderesq@aol.com  
Enslen Crowe on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper  
ndbankruptcy@tblaw.com  
Stephen Bulgarella on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper  
ndbankruptcy@tblaw.com

TOTAL: 4

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
SOUTHERN DIVISION**

**IN RE:**

**Yvonne DeCarlo Johnson  
Social Security No. XXX-XX-5233**

**Case No. 20-01344-DSC13**

**Debtor(s).**

**CONFIRMATION ORDER**

A confirmation hearing was held on 07/28/2020, and it is hereby

**ORDERED, ADJUDGED and DECREED:**

1. The debtor's Chapter 13 plan filed 06/22/2020 (Doc. no. 25) is **CONFIRMED**.
2. Each creditor must file a written proof of claim in the form provided by law to participate in distributions under the plan. Claims will be paid as duly filed, without hearing, unless a written objection is filed as provided by the Bankruptcy Code. If an objection is filed, the court may conduct a hearing to determine the allowed amount of the claim.

The Trustee's objection to Confirmation and Motion to Dismiss are withdrawn.

Pursuant to the Plan, the Chapter 13 case filing fee shall be paid through the Chapter 13 Trustee pursuant to Local Rule 1006-1(c).

**3. Attorney's Fees to be Paid Through the Chapter 13 Trustee:**

Attorney's fees are awarded to **Daisy M. Holder, Atty.** and will be paid by the Chapter 13 Trustee from the Plan payments received from the debtor(s), with the following terms:

The total fee awarded to debtor(s)' attorney is **\$3,500.00**. The amount of the attorney's fee paid prepetition is **\$0.00**. The balance of the fee to debtor(s)' attorney is **\$3,500.00**, as follows: **\$300.00** at confirmation, then **\$50.00** per month thereafter until paid in full.

These payments shall be made by the Chapter 13 Trustee from plan payments received from the Debtor(s), and shall NOT be paid directly by the Debtor(s).

4. Unless the plan provides otherwise, debtor will continue to pay pre-petition and post-petition utility service debt with all utility providers in the ordinary course of business in lieu of posting a deposit as adequate assurance of future utility payment under § 366 of the U.S. Bankruptcy Code and acknowledges that the automatic stay does not bar a utility's effort to collect pre-petition and post-petition utility service debt.

5. All creditors whose claims are paid direct by debtor are granted limited relief from the automatic stay to contact the debtor by mail or telephone concerning the payment of post-petition (no pre-petition) monthly installment payments.

6. If the debtor has an ongoing child support, alimony, or utility obligation and fails to make any post-petition payment for a debt on that obligation, relief from the automatic stay is granted to collect that, or any future debt, or to enforce any order or contract associated with the obligation.
7. Adequate protection payments made by the Trustee in accordance with 11 U.S.C. § 1326(a)(1) and the debtor's Chapter 13 plan are hereby approved.
8. Pursuant to Part 7 of the debtor(s)' plan, the Trustee will make the monthly payments required in Parts 3 through 6 of the plan, including the distribution of attorney's fees, in the sequence of payments set forth in Administrative Order 17-04.
9. If this case is dismissed, any monies received prior to the order of dismissal shall be distributed according to the confirmed plan.

Dated: August 3, 2020

/s/ D. Sims Crawford  
D. SIMS CRAWFORD  
United States Bankruptcy Judge